

REMARKS/ARGUMENTS:

In the specification references to related applications on page 1 have been updated and clerical errors have been corrected on pages 2, 7, 9. Also, descriptive material formerly presented in Figure 10 has been transferred to the paragraph beginning at line 18 on page 10. No new matter has been introduced. Consideration is requested.

In the drawings the informal prints filed with the application have been replaced by formal drawings on six replacement sheets.

Claims 1-7 are pending in this application. Claims 1, 3, 5, and 6 have been amended. No claims have been cancelled and no new claims have been added.

Claim Objections under 37 CFR 1.75

In response to the objections in paragraph 1 of the Office Action, Claims 1 and 3 have been amended and claim 6 has been clarified.

Claim Rejections under 35 USC 112

In response to the rejection of claim 4, claim 3 has been amended to provide antecedent basis for "the barrier transaction" recited in claim 4 and the recitation in claim 5 has been amended to avoid basis for the rejection under 35 US 112, second paragraph.

It is believed the claim amendments overcome the objections under 37 CFR 1.75 and the rejections under 35 US 112 and that claims 1-7 are now allowable as indicated in paragraphs 3 and 4 of the Office Action.

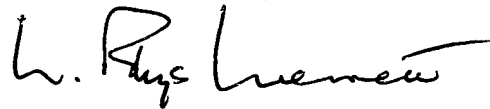
Application No. 09/670,174
Amndt. dated: 29 November, 2004
Reply to Office Action mailed: 07 Sep 2004

CONCLUSION.

Favorable consideration and early allowance of the pending claims are respectfully solicited. If there are any remaining issues that could be resolved by discussion, a telephone call to the undersigned attorney at (972) 862-7428 would be appreciated.

Date: 29 November, 2004
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Respectfully submitted,

A handwritten signature in black ink, appearing to read "N. Rhys Merrett", written in a cursive style.

N. Rhys Merrett
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